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Reviewing Stand

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Do We Need a Government Housing Program?

A radio discussion over WGN and the Mutual Broadcasting System

JAMES C. DOWNS, Jr.

President, Real Estate Research Corporation; President, Chicago Dwellings Association

CAPTAIN CICERO F. HOGAN

National Director of Claims, Disabled American Veterans

ROBERT E. MERRIAM

Alderman, Fifth Ward, Chicago; Vice-Chairman, City Council Housing Committee

NORMAN STRUNK

Administrative Vice-President, United States Savings and Loan League

Moderator: JAMES H. McBURNEY

Dean, The School of Speech, Northwestern University

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Do We Need a Government Housing Program?

MR. MCBURNEY: Last week, gentlemen, on this Reviewing Stand, we discussed the implications of the new rent control bill. Some of the more basic issues affecting the wisdom of continued rent control are questions about the supply of housing and our national building economy. I think these are the questions we face today.

First of all, Downs, I think we ought to get before us a pretty clear picture of the present housing situation. To put it bluntly, do we face a housing shortage now?

MR. DOWNS: Housing shortage has to be defined two ways: First, there is a housing shortage which may grow out of a market need; that is, a housing shortage in which people able and willing to buy houses cannot find houses for the amounts of money that they are able and willing to pay. The second phase of the market is the housing need considered only in quantitative relation between the number of housing units which exist and the number of people without reference to their purchasing power who exist. We have always had a housing shortage of the latter classification in the United States.

MR. MCBURNEY: That is, in terms of the need?

1932 Vacancies

MR. DOWNS: That's right. In the year 1932, for example, when there was a substantial vacancy in residential dwellings throughout the United States, there were more families in the United States—in urban United States particularly—than there were dwelling units. Now at the present moment we still have a very great shortage if that criterion is applied. On the other hand, from the market criterion, that is how many people are able to buy housing, we are, by our present fantastically high construction, eating into the backlog of able-to-pay demand. As a result we see

in various segments of the market evidences of increased vacancy, for example, in apartment hotels, in rooms, in certain types of high-priced rental accommodations. We now notice that in 20 leading cities the advertising lineage of apartments-to-rent is up 100 per cent over two years ago.

Whether or not there is a housing shortage, then, depends upon the point of view which is taken. From the point of view of need we have a great housing shortage. From the point of view of the market society and market demand, that shortage is being dissipated very rapidly.

MR. MCBURNEY: How do you see this, Hogan?

'Disabled Veterans' Problem'

MR. HOGAN: Well, I am here as a representative of the Disabled American Veterans, and our interest in the housing program is merely one which will assist and further the complete rehabilitation of the man who has been disabled in time of war. Veterans as a group cannot afford the rental or purchase price of the homes now being constructed. The average weekly income of veterans is, I believe, somewhere between \$40 and \$50 a week. In most instances they cannot afford to pay more than \$50 a month rent, or buy housing costing over \$7,000. The totally disabled veteran drawing \$150 monthly compensation is hard pressed to pay \$50 a month rent. We are naturally in accord with the free enterprise system of economy practiced in this country, but if private enterprise cannot satisfy the demands of home-hungry veterans then it becomes the responsibility of the government.

MR. MCBURNEY: Strunk, what is your point of view?

MR. STRUNK: Last year there were 1,019,000 private homes built. Over half of those were built to sell for less

than \$10,000. In the first 3 months of this year, 114,000 homes were purchased by veterans of World War II with a G.I. loan. Now, 24 per cent of those veterans paid less than \$7,000 for their house, and 75 per cent of them paid less than \$10,000. Now, 60 per cent of the veterans who bought a home with the G.I. loan in the first 3 months of this year purchased a new house. Half of them paid less than \$9,000 for their homes. Perhaps some of the veterans, some of the people who are shopping for new houses, want a house with three bedrooms and two baths. Now you can't buy that type of house today for less than \$10,000. But there are many, many houses—new houses and existing houses—which can be purchased for less than \$10,000, and that means with a monthly payment of \$50 and \$60.

MR. HOGAN: We don't find that situation existing in our great cities. A veteran cannot purchase, for example, outside of the District of Columbia or around Cincinnati, a home for less than \$11,500 or up to \$15,000. We appreciate the very liberal mortgage provisions which enable the veteran to pay for his home over a long period. But when he buys an \$11,500 to a \$15,000 home he must pay somewhere in the neighborhood of \$75 to \$90 a month.

MR. MCBURNEY: What is your view on this, Merriam?

Housing Shortage

MR. MERRIAM: Mr. McBurney, I think there very definitely is a housing shortage whatever way it is looked at. In the first place, we have to look at the fact that a house is certainly one item of our needs which is not a luxury. Everyone has to have a place in which to live. We have certainly got a good building boom at the present time, but our population is expanding very rapidly and as Mr. Downs has indicated, we are still trying to overcome the obsolescence of units that occurred during the war, and the shortage which existed before the war. I think we very def-

initely have a shortage.

We want private enterprise to build as much as it can; but where it cannot fulfill the job I feel the government should step in and assist.

MR. MCBURNEY: Let me ask you this, Downs. Is this a fair summary of what has been said up to this point? That if you have enough money you can get a house today. The houses are there if you have the money to pay for them. If you don't—from that point of view there is a housing shortage.

MR. DOWNS: I think that's correct. I think the veteran particularly the one who has \$60 a month or more to pay for housing can find housing. Perhaps he would prefer multiple-dwelling unit housing close in in our cities, but he can certainly find housing which is standard housing or better in desirable residential areas average over the United States.

MR. MERRIAM: A person ought to have the right to be able to find a place to live where he would like to live, and that you can't do today.

MR. MCBURNEY: Strunk has made the point that substantial progress has been made in providing homes for persons in low income groups. Do you go along with that, Merriam?

MR. MERRIAM: No, I don't believe so.

MR. MCBURNEY: You recall the statistics he cited earlier?

MR. MERRIAM: Yes, I don't know the source of all of those statistics, but I do know that there are large numbers of people, the Bureau of Census figures would show, with incomes too small to afford the houses being built today.

Low Income Families

MR. STRUNK: No question about it! A family making \$2,000 a year, \$2,500 a year, in most of the cities in this country cannot buy a new house. Such a person never has been able to buy a new house. He can't now. There are many families making \$2,500 a year in many of these cities, however, that can buy an adequate existing

house. And it doesn't take much money to buy a house—5 per cent to 10 per cent down in many instances.

MR. DOWNS: I would say that Captain Hogan is certainly prosecuting a national interest when he talks particularly about the housing for our disabled veterans. It seems to me in that connection that one of the things that Captain Hogan should say . . . or that somebody should say for him if he can't say it for himself . . . is that it is much easier, for example, to raise the \$150 a month allowance of the disabled veteran than it is to reorganize and reorient the entire building economy in order to have that \$150 find itself adequate payment for housing. I think under our present cost situation and with the present building industry the way it is, that that \$150 is inadequate.

MR. HOGAN: Mr. Downs, I am glad to hear you say that, and I hope you will accept our invitation to come before the House Veterans Affairs Committee and make that statement to Congress.

MR. DOWNS: I would any time.

MR. MERRIAM: Mr. McBurney, in Chicago, in 1947, the Chicago Plan Commission made a study of the housing needs of the city and, to some extent, of the surrounding area, and discovered that over the period of the next four or five years approximately 100,000 new dwelling accommodations would be needed. They said in the first year following their survey we should get 100,000 units. I think we got somewhere in the neighborhood of 20,000 units, which will show we are lagging far behind the estimates made by a very conservative agency of our own city government as an example of our housing needs.

MR. DOWNS: Merriam, that was based, of course, on the positive needs, was it not?

'Housing for All'

MR. MERRIAM: Certainly. I think with the great wealth we have in our country that should be our guiding crite-

ria. We should certainly strive for the best obtainable goal, which will be a house for every family unit.

MR. MCBURNEY: Downs makes this distinction constantly between the need for housing, and, I take it, the ability to buy it on the market. Is that right?

MR. DOWNS: That's right. This business of the government interesting itself in housing is a practically new thing. For example, Captain Hogan, you will remember, since you are a veteran of World War I, that when World War I ended the average veteran or the average American in any group didn't consider it possible to buy and own a home until, let's say, he was about 35 years old. Now everyone of us rejoices in the constant expansion of our American living standard. We hope it will go on to where it will be within the market society for every one to buy and own a house. But I think you must agree that tremendous progress has been made by the thousands, yes, millions of veterans who are today able to buy and own their own homes within the amount they can afford to pay.

Homes for Veterans

MR. HOGAN: I thank you very much for your remarks about the veteran, but I wish to call your attention to the fact that the average disabled veteran's income is not sufficient for him to find a decent home in which to live. Now, apparently we are all under the impression that everybody should own his own home. I agree with you. When I was a young man coming back from the war in 1920 I didn't have enough money to buy a home—didn't expect to, as you said—but I was able to find a decent home in which to live with the assistance of my state bonus. Now all we are asking the American government to do is to find a decent home in which disabled veterans may live. After all, these men fought to protect the homes of America, and we feel that part of their rehabilitation—an important part of the disabled veteran's rehabilitation—should be a decent home in which to live.

MR. MERRIAM: I would like to have decent homes in which everyone could live, including the disabled veteran.

MR. MCBURNEY: I was just going to say we have a very able spokesman here today, obviously, for the disabled veteran; but how typical is the problem presented by the disabled veteran, Merriam?

MR. MERRIAM: Mr. McBurney, I think it is certainly the one to which we owe the most consideration.

MR. MCBURNEY: No question of that!

Slum Clearance

MR. MERRIAM: But I feel that in the United States of America today we ought to be able to provide the incentives through government and through private capital to see that everyone has a decent place in which to live, and any of you who has been through the slum areas of Chicago, or any other large city . . . or even of small towns . . . will realize we are a very, very long way from that goal. I realize, as Mr. Downs has stated, we can't reach that goal overnight, but I think we should do everything that we possibly can to see that we reach the goal as soon as we can.

MR. MCBURNEY: What is the government doing now to meet this problem, Strunk?

MR. STRUNK: The government has a tremendous program relative to housing. That program is essentially divided into two broad types of aid. One broad type is a program of insuring or guaranteeing mortgage loans made by private lending institutions.

MR. MCBURNEY: Is that the FHA?

MR. STRUNK: That is the FHA and the guaranteed loan program of the Veterans Administration. Under that program a savings and loan association, a banker, insurance company, or private mortgage institution will make a loan to an individual and have that loan insured or guaranteed by the FHA or Veterans Administration.

The second broad phase of the government's program is a program that started in 1933, was developed further

in 1937, and then given a big push by the Housing Act of 1949. That is the so-called public housing program under which the federal government through local housing authorities undertakes to build houses for families of low income, the government becoming the permanent owner and permanent landlord for those families in those projects. The program authorized last year encompasses the construction over the next five years of 810,000 dwelling units.

MR. MCBURNEY: Is that essentially a slum clearance program?

MR. STRUNK: That program is essentially a program for housing families of low income. It is surrounded by certain slum clearance aspects. In addition, the federal government has fringe programs such as the program of buying and selling loans made by private lending institutions. That is done by the Federal National Mortgage Association. The RFC makes certain loans to prefabricated housing manufacturers. In addition, to be started next month is a program for the Veterans Administration to make loans directly to veterans who are unable to secure a G.I. loan from a private lending institution . . . at 4 per cent.

MR. MERRIAM: Mr. McBurney, there are several phases of this program that I think should be called to our attention. In the first place, of course, the government does not build any of these houses. The local housing authorities construct the houses through contracts which are let to various private contractors. The local housing authorities themselves who are the landlords of the public housing projects are composed of citizens of the community—bankers, real estate people, business men, and others.

Private Housing Program

Now, also I think we have to recognize the fact that the government has been in the housing field for a long time. We have building codes, we have minimum housing standards, we have plumbing codes, we have elec-

trical codes, we have the fire prevention standards, we have zoning laws—all of these things are part of the program of providing adequate housing. And we have been doing those ever since the beginning of our country. The FHA program is a means of insuring loans, again made to private enterprise, and I would say particularly in the rental housing field, which I think Mr. Downs would agree is a field where private capital is generally unwilling to go because of the risk involved. So that this is a program of stimulating and going beyond the private program and is in a sense not conflicting with, but in addition to our present private housing program.

MR. STRUNK: Let me say again that the federal government's program is in two phases: first to stimulate the production of homes for private ownership, and second to stimulate the production of homes for public ownership. The local housing authorities, while they are composed of private citizens, and the houses are built in great part with money provided by banks and insurance companies as a result of loans made by the housing authority, that program is essentially public ownership. It is not private ownership by individuals who pay full taxes on their properties and have the responsibility for maintaining their properties completely.

MR. MCBURNEY: Do you object to that kind of public ownership, Strunk?

Socialistic?

MR. STRUNK: Yes, basically we object to public ownership in the housing field. We think that this country has been built upon home ownership, private ownership of land and of homes. We think that it is dangerous . . . it's essentially socialistic . . . for any public group whether it be a city housing authority or a federal ownership, to own a substantial portion of the homes or the places where American families live.

MR. MERRIAM: Mr. McBurney, the word socialist, of course, is one that is

used to combat almost any program. I was reading the other day of the arguments which a young socialist by the name of Abraham Lincoln had in the state legislature in 1832 when he was trying to get some charters for three colleges here in Illinois. And one of the rugged individualists here in the Illinois legislature said that he was roped and hog-tied and never suffered the pestilential influence of an education, and he didn't see why anyone else should.

We had "socialism" flung at us when we had a recreational program for the people of our country, and the Social Security program was called socialistic, and we heard that everyone was going to be wearing a dog tag around his neck when that program was first considered. We have heard the same thing with reference to the TVA, with reference to public transportation systems which are now accepted in local communities, and with reference to a wide variety of other fields where the government, as the representative of the people, has stepped in to supplement the work of private enterprise.

MR. HOGAN: I have to compliment the alderman on this because the disabled American veteran would like to see a situation which Mr. Strunk pictured, where everything is being done by private enterprise and private capital; but I must on behalf of the disabled veteran who cannot find a decent place in which to live say that the government must step in and assist in this program because apparently private enterprise doesn't want to accept it. The Housing Act of 1949 contains a provision for the development and construction of government-financed low rent housing. The ultimate decision, however, to accept or reject this program was left to the local community. Am I right?

MR. MERRIAM: That's right.

Threat to Free Enterprise?

MR. HOGAN: We see no threat to free enterprise in this program. Families eligible for public housing are in the

lowest income group and well below those for whom private enterprise provides decent dwellings.

MR. MCBURNEY: Downs, what is your view on this?

MR. DOWNS: I think there is entirely too much emphasis placed on this business of private enterprise, private capital vs. government capital. First, we must recognize two things: there is no such thing as government money. All capital is private capital. The only way the government ever gets any money is to borrow it from private individuals, private institutions. In the second place, all building is private building. All public housing units are put up by the building industry, by private contractors, designed by private architects, built by labor hired by private people. The question here is entirely one of where new housing units should be put into the economy.

There has been in existence for many years the filter-down theory: the theory that if all people can't buy a new car, then they can buy a used car. The question that disturbs the people in the public housing field is by the time the used car gets down to the last man that's going to buy it it is unsafe; and by the time the used house gets down to the last man that is going to occupy it, it isn't healthy, it isn't sanitary, it isn't good. The question is, therefore, should the government then put in a supply of new housing in the lowest end of the market entirely unrelated to the market demands . . . because, as you know, the number of people who can buy new Cadillacs wouldn't ultimately accommodate all the people who want to buy automobiles. The same thing is true of housing, and the public housing program is based on putting an amount of housing into the lower phases of the market to serve that purpose.

Who Pays?

MR. MCBURNEY: Let me phrase Strunk's objection to the government housing program in a somewhat different way. I am harking back to

your dissertation on socialism, whether or not this is socialism. Specifically, does this government housing involve a substantial subsidy? Let's say . . . I think this is Strunk's objection . . . let's say the government puts up these houses and people go into nice housing units at relatively low rents. How much of that rent is being paid by the rest of the people of the United States who are living in less desirable quarters?

'Build on Vacant Land'

MR. MERRIAM: Let me preface that,

Mr. McBurney, by saying that I agree with Mr. Downs' statement generally: The primary emphasis of direct public building by the government or by the local housing authorities which we call the government, which is ourselves, is in slum areas. The original intent of the public housing program was a slum clearance program. It is still primarily a slum clearance program. Now the National Housing Act of 1949 had two phases; one was the direct public building by the local housing authorities primarily in slum areas; and the second was a system of providing subsidies to private developers to rebuild these slum areas. Now in Chicago we say we have some 15 square miles of so-called blighted land. The result of these areas of worn-out housing, which is really what they are . . . the result of them is that people who want to build newer accommodations are going further and further and further out away from the heart of the city. The cost of transportation increases; the cost of other government services increases. In the meantime the poorest people are living in these worn-out houses and are a blight not only upon themselves and their families, but upon the entire government because they cost more money to maintain. We are trying to clear those areas, and private enterprise has not been able to build in these slum areas. So that's the point which I think we must keep in mind at all times.

MR. STRUNK: Apparently the local housing authorities find it difficult to

build in slum areas, too. I recall in city after city, and particularly in Chicago, that many of the public housing units are planned to be built on vacant land on the outskirts of the city. As a matter of fact, a public policy statement issued by two of the administrators of the public housing program, issued on June 29th, said that wherever possible public housing is to be located on vacant land.

MR. MERRIAM: That is certainly true, Strunk, because you can't tear down all the buildings people are living in at the same time, and generally in these slum areas there are more people living there today than should be living there under ideal conditions, and for that reason if you tear down and rebuild them there is going to be a natural overflow, and you have got to provide for some of those people in vacant lands.

MR. DOWNS: I think that both Strunk and Merriam must agree that the public housing program which is now about 17 years old is experimental in nature, and one of the dilemmas which it has uncovered is the fact that when you do build houses which you figure will stand up to good American standards over the next 25 years, that they cost about \$10,000 a unit, and that the man who is paying for them has a house which costs an average of \$7,500.

Experimental Program

MR. STRUNK: You referred previously to the amount of subsidy in public housing. You, Downs, referred to this as an experiment. The Housing Act of 1949 is a \$300,000,000-a-year experiment. The subsidy provided by that act—money from the federal government to the local housing authorities to pay part of the rent to families living in these projects—is \$300,000,000 a year maximum. Now the Housing Authority in Washington states that about 50 per cent of the total rent subsidy is to be paid for by the

local people. This is largely through tax exemptions. So there will be a rent subsidy of about \$30 per month per family. One-third of that will be paid for by the local city. And many, many people object to public housing. They object to public housing because they see themselves paying part of the rent of fortunate families who live in these housing projects. Many of them, incidentally, have incomes as high, or even higher than the families that pay.

High Income Families

MR. MERRIAM: There are excess income families in all of these public housing projects today primarily as a hangover from the war when even the low-income families were able to get good-paying jobs. It is hard to get them out, and as a matter of fact the 80th Congress prohibited the eviction of these families despite the desire of many of those people to see low-income families only in public housing projects.

MR. STRUNK: Is it now against the law to evict the 2,000 families in Chicago that live in these Chicago housing projects even though they make over \$3,000 a year?

MR. MERRIAM: No, and they are being evicted very rapidly, as fast as the courts will process these cases.

MR. STRUNK: As a matter of fact there are now 555 families who make over \$4,000 a year living in Chicago federal housing projects.

MR. MCBURNEY: Thank you, gentlemen.

For the time being, at least, it appears that the government and private enterprise play complementary and mutually helpful roles in providing housing. I think Strunk might object to this conclusion, but there does appear to be an important area for government housing in the low income field. Certainly that is true for the disabled American veterans.



Suggested Readings

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American Bar Association Journal 36:97-100, Feb. '50. "An Irrevocable Federal Subsidy: A Study of Its Legal Aspects." C. L. Kades.

American City 65:84-5, Feb. '50. "To Meet the Housing Needs of Moderate Income Families: Mutual-Aid Program Endorsed by President Truman and Governor Dewey."

Cooperative housing advocated.

American Federationist 57:3-5, Mr. '50. "Decent Homes for Slum Dwellers." H. C. BATES.

Housing committee discusses federal housing projects, emphasizing local problems due to opposition of real estate interests.

Architectural Forum p. 110, Sept. '49. "Public Housing Survey Discloses Readiness of Local Authorities to Carry the New 810,000 Unit Federal Program."

Tabulations for cities of 25,000 to 1,000,000 populations showing housing needed, local barriers in the way of the program, and intentions on applying for federal aid.

Architectural Forum p. 119-20, Ap. '50. "The House Market: Is A House Building Bust Inevitable?"

Discusses economy versus quality housing, factors involved in determining future needs, the housing problem as it is related to politics, and the government's present position.

Architectural Record 107:15-16, Mr. '50. "A.I.A. Enters Debate on Middle-Income Housing With Query on Need for Providing Additional Lending Facilities." E. MICKEL.

The point of view of the American Institute of Architects toward federally financed lending facilities to provide middle-income housing.

Barrons p. 7-8, Jl. 25, '49. "Housing Bill to Raise Costs, Upset Bond Market: Wage Schedules Frozen, Private Building Threatened with New Competition."

The pros and cons of federal planning as it affects local housing authorities, private building, rental units, and the tax exempt bond market.

Collier's 124:22-3, Jl. '49. "Democracy Can't Live in These Houses." P. H. DOUGLAS.

Emphasizes that slum clearance can be accomplished only with federal aid.

Commercial and Financial Chronicle 169:563, Feb. 3, '49. "Private Enterprise Has Not Solved Housing Problem." R. A. TAFT.

Hopes that the role of the federal government will be "limited to financial assistance, leaving administration of public housing under local authorities."

Commercial and Financial Chronicle 170:1257, Sept. 29, '49. "Role of Government in Housing." R. M. FOLEY. (Address before the Mortgage Bankers Association of America. Chicago, Sept. 21, '49)

The Housing and Home Finance Administrator says that federal housing legislation is not a threat to private enterprise, and urges cooperation with government planning.

Commercial and Financial Chronicle 170:2187, Dec. 1, '49. "Subsidy Housing and Federal Deficits Leading to National Ruin." K. S. WHERRY.

In an address before the National Association of Real Estate Boards a Republican spokesman attacks the Administration's housing program as socialism.

Commercial and Financial Chronicle 170:2284, Dec. 8, '49. "Outlook for Housing—1950 and Beyond." M. L. COLEAN.

Concludes that the housing market will feel the impact of government policy far into the future, and urges several definite procedures.

DOWNS, JAMES CHESTERFIELD. *The Principles of Real Estate Management*. 1st Ed. (Chicago). The Institute of Real Estate Management, 1947.

Monthly Labor Review 69:155-9, Ag. '49. "Provisions of the Housing Act of 1949."

A resume and discussion of the government's program for slum clearance, low-rent public housing, farm home improvements and housing research of all kinds.

New York Times Magazine p. 19, N. 27, '49. "To Eradicate Our Vast Slum Blight." R. M. FOLEY.

A survey of the slum problems, a statement of the obstacles to private development of slum areas, and of the need of showing responsibility by private and public enterprise.

Social Service Review 23:25-38, Mr. '49. "What's Behind Housing (present housing legislation and the roles of private enterprise and government activity in the housing situation.)" R. TOUGH.

Analysis of forces behind present housing legislation and an attempt to state a sociopolitical philosophy of housing.

United States Federal Housing Administration. 15th Annual Report, year ending Dec. 31, 1948. Washington, D.C., Supt. of Doc., 1949.

United States. House. Committee on Banking and Currency. *Cooperative*

Housing: hearings, Jan. 30-Feb. 14, 1950, on H.R. 6618 and H.R. 6742 (superseded by H.R. 7402) Washington, D.C., Supt. of Doc., 1950. (U.S. 81st Congress, 2nd session).

United States News and World Report p. 40-2, Ja. 28, '49. "Subsidy for 1,000,000 Homes."

Describes the purpose of this government program as that of providing low-rent homes at a time when private construction is slowing down.

United States News and World Report p. 36-9, Jl. 8, '49. "Housing Help for Almost All: Congress Aiding Builders, Renters, Lenders."

United States. Public Housing Administration. Housing and Home Finance Agency. "Reference and Source Material on Housing and Housing Needs: Economic and Social Costs of Good and Bad Housing; Who Pays for Public Housing." My. '49.

Interesting statistics on the cost of public housing.



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